

State of Washington
Office of the Insurance Commissioner
1998 Washington Market Share and Loss Ratio
Line of Business: Other Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Federal Ins Co	20281	IN	\$24.139	7.04%	\$24.491	\$8.772	35.82%
2	General Ins Co Of Amer	24732	WA	\$19.327	5.64%	\$19.153	\$16.209	84.63%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$18.946	5.53%	\$20.405	\$17.902	87.73%
4	Continental Cas Co	20443	IL	\$13.011	3.80%	\$14.132	(\$4.622)	(32.71)%
5	Safeco Ins Co Of Amer	24740	WA	\$12.721	3.71%	\$11.976	\$7.813	65.24%
6	American States Ins Co	19704	IN	\$12.395	3.62%	\$12.109	\$5.906	48.77%
7	State Farm Fire And Cas Co	25143	IL	\$9.216	2.69%	\$9.318	\$9.625	103.29%
8	Lumbermens Mut Cas Co	22977	IL	\$8.517	2.49%	\$7.755	\$4.586	59.14%
9	Attorneys Liab Assur Society Inc RRG	10639	VT	\$8.025	2.34%	\$7.850	(\$378)	(4.81)%
10	Executive Risk Ind Inc	35181	DE	\$7.382	2.15%	\$6.331	\$4.922	77.75%
11	Reliance Ins Co	24457	PA	\$6.168	1.80%	\$5.011	(\$2.026)	(40.43)%
12	Zurich American Ins Co	16535	NY	\$5.912	1.73%	\$3.806	\$5.829	153.16%
13	Insurance Co Of N Amer	22713	PA	\$5.889	1.72%	\$4.976	\$437	8.78%
14	Corelis Ins Co	21318	IN	\$5.845	1.71%	\$5.794	\$1.768	30.51%
15	Securty Ins Co Of Hartford	24902	CT	\$5.353	1.56%	\$5.162	\$294	5.70%
16	St Paul Fire & Marine Ins Co	24767	MN	\$5.336	1.56%	\$5.860	\$3.905	66.64%
17	American Natl Fire Ins Co	22136	NY	\$4.982	1.45%	\$5.342	\$4.996	93.53%
18	TIG Ins Co	25534	CA	\$4.360	1.27%	\$4.416	\$7.815	176.98%
19	New Hampshire Ins Co	23841	PA	\$4.273	1.25%	\$4.057	\$1.394	34.36%
20	Mutual Of Fnmclaw Ins Co	14761	WA	\$3.972	1.16%	\$3.872	\$1.169	30.20%
21	St Paul Mercury Ins Co	24791	MN	\$3.838	1.12%	\$3.267	\$834	25.53%
22	Gulf Ins Co	22217	MO	\$3.766	1.10%	\$2.588	\$259	9.99%
23	American Excess Ins Exchange RRG	10903	VT	\$3.506	1.02%	\$2.657	\$8.993	338.48%
24	Continental Ins Co	35289	NH	\$3.440	1.00%	\$3.402	\$467	13.73%
25	Farmers Ins Exch	21652	CA	\$3.293	0.96%	\$3.102	\$1.319	42.52%
26	St Paul Guardian Ins Co	24775	MN	\$3.223	0.94%	\$2.732	\$2.015	73.75%
27	Reliance Natl Ind Co	24430	WI	\$3.145	0.92%	\$3.240	(\$353)	(10.91)%
28	Ohio Cas Ins Co	24074	OH	\$3.054	0.89%	\$2.477	\$376	15.19%
29	Genesis Ins Co	38962	CT	\$2.998	0.87%	\$3.244	\$2.364	72.88%
30	Great American Ins Co	16691	OH	\$2.967	0.87%	\$2.366	\$1.464	61.90%
31	Reliance Natl Ins Co	40592	DE	\$2.874	0.84%	\$2.379	\$1.390	58.42%
32	Commerce & Industr Ins Co	19410	NY	\$2.821	0.82%	\$3.042	(\$93)	(3.05)%
33	Washington Cas Co	42510	WA	\$2.790	0.81%	\$2.895	\$892	30.82%
34	National Surety Corp	21881	IL	\$2.759	0.81%	\$2.588	(\$1.321)	(51.03)%
35	North Pacific Ins Co	23892	OR	\$2.444	0.71%	\$2.395	\$2.425	101.25%
36	United Services Auto Assoc	25941	TX	\$2.441	0.71%	\$2.435	(\$513)	(21.05)%
37	Transportation Ins Co	20494	IL	\$2.368	0.69%	\$1.060	\$2.761	260.45%
38	Universal Underwriters Ins Co	41181	KS	\$2.282	0.67%	\$2.281	\$1.614	70.75%
39	Travelers Ind Co Of IL	25674	IL	\$2.265	0.66%	\$2.640	\$1.691	64.04%
40	Truck Ins Exch	21709	CA	\$2.226	0.65%	\$1.943	\$972	50.00%
All 350 Other Companies				\$98.453	28.73%	\$98.663	\$64.026	64.89%
Totals (Loss Ratio is average)				\$342.721	100.00%	\$333.214	\$187.896	56.39%

(1)Excluding all Loss Adjustment Expenses (LAE)